

# WEATHERING THE STORM:

## *Financial Tips and Resources for Hurricane Recovery*



### FINANCIAL ASSISTANCE (CASH)

- Federal Government assistance may be available. To apply, you may register through the Federal Emergency Management Agency (FEMA) by phone at **800-621-3362** (24 hours a day) or at <http://www.fema.gov>. The TTY only phone number is **800-462-7585**.
- You must also complete an application for a Small Business Administration (SBA) loan, even if you do not wish to receive a loan. The loan application will be used to determine your eligibility for other forms of Federal assistance. SBA provides low-interest disaster recovery loans to repair homes owned or rented, replace personal property such as furniture and clothing, as well as for businesses. To apply, call **800-659-2955** or visit <http://www.sba.gov/disaster>.

### INSURANCE

- Contact your insurance company. A list of insurance companies can be found at: <http://www.disasterinformation.org/>, or:  
For Alabama call **800-433-3966** (in-state) or **334-269-3550**;  
For Florida call **800-22-STORM** (in Florida only) or **850-413-3030** (outside of Florida);  
For Louisiana call **800-259-5300** or **225-342-5900** (in Baton Rouge) or visit <http://www.lldi.state.la.us/whatsnew/HurricanePhoneNumbers.pdf>;  
For Mississippi call **866-856-1982** (out of state), **800-562-2957** (in state), or **601-359-2453** (Jackson area). Hours are 7 a.m. to 7 p.m.;  
For Texas, call **800-578-4677** or **800-252-3439** (every day 8 a.m. to 7 p.m., Central time).
- Flood insurance: If you don't know the insurer or administrator, call the National Flood Insurance Program at **800-427-4661**.

### UNEMPLOYMENT INSURANCE

- Unemployment Insurance:  
Alabama residents, call **866-234-5382**

Florida residents, call **866-778-7356** (Monday-Friday 8 a.m. to 5 p.m. Eastern) for information or visit [http://www.floridajobs.org/unemployment/uc\\_emp\\_claims.html](http://www.floridajobs.org/unemployment/uc_emp_claims.html). To file by phone, call **800-204-2418**;

Louisiana residents, call **866-783-5567**. Louisiana residents currently living in Texas may call **800-818-7811**;

Mississippi residents, call **888-844-3577** (every day 7 a.m. to 6:30 pm);

Texas residents, call **800-939-6631** (Monday-Friday 8 a.m. to 5 p.m.). This number provides information in English and Spanish. Or visit <http://www.twc.state.tx.us/ui/bnfts/claimantinfo.html>.

- Disaster Unemployment Assistance for self-employed and newly employed people who are ineligible for Unemployment Insurance may also be available. Use the applicable phone number under Unemployment Insurance.

### OTHER BENEFITS

- Social Security: Available at local Social Security offices. For locations, call **800-772-1213**.
- Veterans benefits and compensation: call U.S. Department of Veterans Affairs: **800-827-1000 (24 hours)**.
- Louisiana Human and Social Services Hotline (food stamps, Medicaid, other): **888-524-3578 (7 a.m. – 7 p.m.)**.
- American Red Cross may provide various amounts of financial assistance. For information, if you are from Mississippi, Alabama, Louisiana or Florida, call **866-438-4636**. From all other states, call **800-975-7585**.
- If you do not already receive your Federal benefits by direct deposit, you should consider doing so. Direct deposit means that your benefits are electronically sent to your bank or credit union account. Direct deposit is safer, faster and more reliable than receiving a check by mail. To register or for more information, call **800-333-1795** (English) or **800-333-1792** (Spanish), or visit <http://www.godirect.org> (English) or <http://www.directoasucuenta.org> (Spanish).

## DEBT

- Call your creditors. Many will defer your loan payments, waive late fees, or raise your credit limit temporarily.
- If you need help identifying your creditors, get your free credit report. Call **877-322-8228** or visit <http://www.annualcreditreport.com>.

## BANK AND CREDIT UNION ACCOUNTS

- For information about accessing bank accounts, lost records, ATM cards, direct deposits or how to reach your bank, call the FDIC at **877-275-3342** (24 hours) or visit <http://www.fdic.gov>.
- For information about credit unions, visit <http://www.ncua.gov/Katrina/index.htm> or call **800-827-6282**, press 2 then for:  
Louisiana and Texas **press 1**  
Alabama and Mississippi **press 2**
- Banks and credit unions keep extensive back-up records to ensure that customer account information is accurate and protected.
- Banks and credit unions generally have their computer systems operating so customers can access their money through debit and ATM cards, even if the physical office is damaged or closed.
- Most safe deposit boxes are located in fireproof and waterproof areas. If possible, contact the branch or office where your box was located to determine the condition of your box.

## MANAGING A DEBIT CARD

- Can be used to get cash from an ATM with a Personal Identification Number (PIN).
- Can be used in many stores to purchase goods such as groceries and clothing.
- Keep the PIN safe and separate from the card.
- If you have a FEMA debit card that gets lost or stolen, you lose the PIN, or have other questions, call **888-606-7058**.

## RECONSTRUCTING FINANCIAL AND TAX INFORMATION

- Tax Returns: IRS can provide free copies of your tax returns. Call **866-562-5227** (Monday-Friday 7 a.m. to 10 p.m.) or visit <http://www.irs.gov/>.  
Write “Hurricane Katrina” in red across the top margin of the Form 4506, Request for Copy of Tax Return.  
IRS can also answer other questions about tax payments, filing, and other issues.
- Credit Report: You can request a free credit report. Call **877-322-8228** or visit <http://www.annualcreditreport.com>.

## BUDGET

It is a good idea to develop a budget for the months ahead. Some things to include in a budget:

- Housing (security deposit, monthly rent),
- Transportation (bus, subway or car),
- Communications expenses (phone, fax), and
- Work related equipment/other costs (equipment, uniform).
- Free resources may be available for food, clothing and furniture. Explore these options first.

## 10 TIPS FOR AVOIDING SCAMS

- 1** – Before you give out your personal information (Social Security number, date of birth, FEMA case number), make sure it is absolutely necessary and that the person asking for it represents a legitimate organization (such as a government agency or charity).
- 2** – Avoid “officials” who require payment to get FEMA or other government benefits. No government agency charges application fees for disaster relief benefits.
- 3** – Always keep critical personal information and documents in a safe place.
- 4** – Don’t pay in advance for job listings, especially for a 900 phone number. Report job scams to the FTC, <http://www.ftc.gov>, or **877-FTC-HELP**.

- 5** – Don’t pay in advance for offers of housing.
- 6** – Avoid offers for loans or credit cards that require payment in advance.
- 7** – For home repairs, ask for references and referrals.
- 8** – For home repairs, get more than one estimate in writing. Don’t pay the full amount for the work until the work is completed and you’re satisfied.
- 9** – Pest control or water purification offers may not provide real services. Check these out before accepting offers, even for “free” tests or services. Read the “fine print” and get a second opinion.
- 10** – If an offer sounds too good to be true, it probably is.

If you believe you may be a victim of ID theft, contact the fraud departments of any one of the three major credit bureaus at their toll-free numbers to place a “fraud alert” on your credit file: Equifax at **1-888-766-0008**, Experian at **1-888-397-3742**, or TransUnion at **1-800-680-7289**. This can help prevent a thief from opening new accounts or making changes to your existing accounts.

For more information about guarding against identity theft and resolving problems, visit <http://www.consumer.gov/idtheft>.

## OTHER RESOURCES

- For a variety of free federal government publications related to financial issues, visit <http://mymoney.gov> or **888-mymoney**.
- For other federal government resources, visit <http://www.firstgov.gov>.

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